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### AMENDMENTS TO THE CLAIMS

Please amend the claims without prejudice or disclaimer, as follows, and consider the subsequent remarks. A listing of claims will replace all prior versions and listings of claims in the application.

### LISTING OF CLAIMS

1. (Currently amended) A method for providing a communication medium over a wide area network, including the Internet, for the primary purpose of providing a financial modeling and counseling system comprising:

providing financial modeling in a web-based environment;

providing automated financial coaching in a web-based environment;

displaying to a user a plurality of communication options with a live advisor in said web page environment; [and]

enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching such that said user is assisted in achieving financial goals and optimizing long-term goals; and

establishing a communication between said user and said live advisor transmitting streaming live video or still video clips upon the user's selection.

2. (Currently amended) The method of claim 1 further comprising establishing an electronic mail communication between said user and [an ]said live advisor utilizing the network upon said user's selection of the electronic mail option.

3. (Currently amended) The method of claim 2 further comprising:

establishing an electronic mail communication between said user and [an ]said live advisor utilizing the Internet upon said user's selection of the electronic mail option.

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4. (Currently amended) The method of claim 2 further comprising:

establishing an online chat communication between said user and [an ]said live advisor utilizing the Internet upon the user's selection of the online chat option.

5. (Currently amended) The method of claim 2 further comprising:

establishing a voice communication between said user and [an ]said live advisor transmitting streaming live audio using said Internet upon the user's selection of the voice option.

6. (Currently amended) The method of claim 2 further comprising:

establishing a voice communication between said user and [an ]said live advisor using the telephone and utilizing the Internet upon the user's selection of the talk option.

7. (Canceled).

8. (Canceled).

9. (Currently amended) A communication system over a wide area network, including the Internet, for the primary purpose of providing a financial modeling and counseling system comprising:

an automated coaching engine providing financial coaching and financial modeling in a web-based environment coupled to the Internet;

a web server providing a variety of communication options to a user, coupled to the Internet; [and]

a communication center coupled to the Internet, enabling said user to communicate with a live advisor using a communication medium selected by the user

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whereby said live advisor may provide financial coaching such that said user is assisted in achieving financial goals and optimizing long-term goals; and a communication means between said user and said live advisor transmitting streaming live video or still video clips upon the user's selection.

10. (Original) The system of claim 9 further comprising an electronic mail server coupled to said wide area network providing electronic mail communication between the user and the live advisor, upon the user's selection of said electronic mail option.

11. (Original) The system of claim 9 further comprising an electronic chat server coupled to said wide area network providing live electronic chat between said user and said live advisor upon the user's selection of said chat option.

12. (Original) The system of claim 9 further comprising a communication center coupled to said wide area network providing live voice communication over said wide area network between the user and the live advisor upon the user's selection of said voice option.

13. (Original) The system of claim 11 further comprising:  
an electronic chat server coupled to the Internet providing live electronic chat between said user and said live advisor upon the user's selection of said chat option.

14. (Original) The system of claim 11 further comprising:  
a communication center coupled to said wide area network providing live voice communication over the Internet between the user and the live advisor upon the user's selection of said voice option.

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15. (Original) The system of claim 11 further comprising:

a communication center coupled to the Internet providing live voice communication between said user and said live advisor upon the user using a stand alone telephone.

16. (Canceled).

17. (Canceled).

18. (Original) The system of claim 10 further comprising:

a user interface coupled to the Internet providing a collaborative medium for sharing data between said user and said live advisor upon the selection of a communication option.

19. (Currently amended) A computer program embodied on a computer readable medium for providing a communication medium over a wide area network, including the Internet, for the primary purpose of providing a financial modeling and counseling system comprising:

code segment providing financial modeling in a web-based environment;

code segment providing automated financial coaching in a web -based environment;

code segment displaying to a user a plurality of communication options in a web-based environment; [and]

code segment enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching whereby said user is assisted in achieving financial goals and optimizing long-term goals; and

code segment establishing communication between said user and said live advisor transmitting streaming live video or still video clips upon the user's selection.

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20. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and [an ]said live advisor transmitting streaming live audio using the Internet upon the user's selection of the voice option.

21. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and [an ]said live advisor using the telephone an utilizing the network upon the user's selection of the talk option.

22. (Canceled).

23. (Canceled).

24. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment providing a collaborative medium for sharing data between said user and said live advisor upon the selection of a communication option.